

Electronic Acknowledgement Receipt

EFS ID:	5966257
Application Number:	10706952
International Application Number:	
Confirmation Number:	7773
Title of Invention:	Systems and methods for managing a financial account based on non-credit behavior of a customer
First Named Inventor/Applicant Name:	Robert J. Greenberg
Customer Number:	22852
Filer:	Jiayu Song/Astrid Blakemore
Filer Authorized By:	Jiayu Song
Attorney Docket Number:	5793.3093-00
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Application Type:	Utility under 35 USC 111(a)

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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/Message Digest	Multi Part /.zip	Pages (if appl.)
1		082709_Reply_052709OA.pdf	783510 98d8e22d1bfbf71a513e69b804770a21f8a9 0b15	yes	19

	Multipart Description/PDF files in .zip description		
	Document Description	Start	End
	Amendment/Req. Reconsideration-After Non-Final Reject	1	1
	Claims	2	11
	Applicant Arguments/Remarks Made in an Amendment	12	19

Warnings:	
Information:	
Total Files Size (in bytes):	783510

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If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371
If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office
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